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PATENT APPLICATION 5-7
6456/53570

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N THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Guthrie et al.

Serial No.: 09/833,014

Filed: 4/10/2001

Title: Electronic Payment System

Attorney Docket No.: 6456/53570

Group Art Unit:

2164 Examiner:

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Technology Center 2100

Commissioner for Patents Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

This Information Disclosure Statement is submitted:

<u>X</u>	(Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
	under 37 CFR 1.97(c) together with either a: Statement under 37 CFR 1.97(e), or a \$180.00 fee under 37 CFR 1.17(p), or (After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
	under 37 CFR 1.97(d) together with a: Statement under 37 CFR 1.97(e), and a \$180.00 fee set forth in 37 CFR 1.17(p). (Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

X Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

The relevance of the attached references is that this is the closest art of which Applicant is aware. Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231.

Date of Deposit: May 13, 2002

Typed Name: Mark J. Spolyar

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Mark James Spolyar

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Filing Date First Named Inventor

Application Number

09/833,014 4/10/2001 Guthrie et al.

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Examiner Name

Group Art Unit

Attorney Docket Number 6456/53570

				U.S. PATENT DOCUMEN	TS	
Examiner Initials*	Cite No.1	U.S. Patent I	Occument Kind Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Cite No. ¹	Office ³	Number⁴	Kind Code⁵ (if known)	Cited Document		Where Relevant Passages or Relevant Figures Appear	Т
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Examiner Date		<u></u>	
	Date		l Examiner
Signature Considered	 Considered		Signature

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